

Exhibit 75

From: Chris Larsen <[REDACTED]@ripple.com> on behalf of Chris Larsen <[REDACTED]@ripple.com>
To: Brad Garlinghouse; Monica Long
BCC: [REDACTED]

[REDACTED]
[REDACTED] Chris Larsen [REDACTED]
[REDACTED] david schwartz [REDACTED]
[REDACTED]

Sent: 11/1/2016 6:37:30 AM
Subject: A New Chapter for Ripple

We just announced that I've decided to transition to executive chairman of the board and have named Brad Garlinghouse chief executive officer of Ripple. The change will become effective January 1, 2017.

At this time in my life and in my career, I look forward to moving beyond day-to-day operations to focus my energy on continuing to lead Ripple's strategic direction while spending more time with my two young boys [REDACTED] they're at that so called golden age where everyday brings new wonders and discovery. It's a time I only get to experience once and I don't want to miss it!

Ripple remains the only company that's captured my attention and commitment - I'm not going anywhere or starting anything else. You should only change captains when seas are calm and things are going well. And things are indeed going well at Ripple! We're leading the market in 'blockchain' cross-border payments, ILP is on its way to becoming the standard for ledger interoperability, and XRP is emerging as the must-have digital asset for institutional transactions. And as a company, we've never been stronger in terms of capital, talent and leadership.

I'm more excited about Ripple than I've ever been about anything else in fintech. And, I'm more excited now about Ripple's opportunity than ever before.

It's been my mission throughout my career to democratize access to areas of finance that typically disenfranchise average people and widen the poverty gap globally - from mortgages to personal loans to payments. Ripple and its digital asset XRP present an opportunity to fundamentally change how we move money around the world in a way that'll make payments more global, and afford people cheaper, faster, more transparent ways to send money anywhere. The bottom line is this Internet of Value will improve lives.

I'm tremendously proud of and humbled by the work of our team, partnering with an industry that's served as the cornerstone to the global economy for centuries to charge toward an Internet of

Value. I'm incredibly excited about what's next for Ripple.

If you'd like to share the news with your networks, press coverage has started rolling in:

#Fintech startup @Ripple just named a new CEO <http://fortune.com/2016/11/01/ripple-ceo-brad-garlinghouse/>

RT@TechCrunch Brad Garlinghouse takes over as CEO of payments startup Ripple <http://tcrn.ch/2e9spP4> by @mattlynley

.@BradGarlinghouse looks to continue @Ripple's momentum built by @ChrisLarsenSF starting as CEO Jan 2017 <http://www.wsj.com/articles/bitcoin-technology-pioneer-chris-larsen-to-step-down-as-ripple-ceo-1478005201>

RT@CoinDesk Former AOL Exec Named Ripple CEO as Chris Larsen Steps Down <http://www.coindesk.com/ripple-ceo-steps-down-aol-president/>

Best,
Chris

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